

In re:  
Felicia Owens  
Debtor

Case No. 18-16627-elf  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Jan 19, 2022

User: admin  
Form ID: pdf900

Page 1 of 2  
Total Noticed: 6

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 21, 2022:

Recip ID	Recipient Name and Address
db	+ Felicia Owens, 35 Dewey Road, Cheltenham, PA 19012-1413
aty	+ MARIA TSAGARIS, McCALLA RAYMER LEIBERT PIERCE, LLC, 1544 Old Alabama Road, Roswell, GA 30076-2102
cr	+ Freedom Mortgage Corp., c/o REBECCA ANN SOLARZ, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
cr	+ Freedom Mortgage Corporation, c/o McCalla Raymer Leibert Pierce, LLC, Bankruptcy Department, 1544 Old Alabama Road, Roswell, GA 30076-2102

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Jan 20 2022 00:00:05	Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/PDF: gecsedl@recoverycorp.com	Jan 19 2022 23:59:57	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 2

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 21, 2022

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 19, 2022 at the address(es) listed below:

Name	Email Address
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District/off: 0313-2

User: admin

Page 2 of 2

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ANDREW L. SPIVACK

on behalf of Creditor Freedom Mortgage Corporation andrew.spivack@brockandscott.com wbecf@brockandscott.com

DENISE ELIZABETH CARLON

on behalf of Creditor Freedom Mortgage Corporation bkgroup@kmlawgroup.com

JACK K. MILLER

on behalf of Trustee WILLIAM C. MILLER Esq. philaecf@gmail.com, ecfemails@ph13trustee.com

JASON BRETT SCHWARTZ

on behalf of Creditor Capital One Auto Finance jschwartz@mesterschwartz.com

KENNETH E. WEST

ecfemails@ph13trustee.com philaecf@gmail.com

REBECCA ANN SOLARZ

on behalf of Creditor Freedom Mortgage Corp. bkgroup@kmlawgroup.com rsolarz@kmlawgroup.com

REBECCA ANN SOLARZ

on behalf of Creditor Freedom Mortgage Corporation bkgroup@kmlawgroup.com rsolarz@kmlawgroup.com

ROBERT J. DAVIDOW

on behalf of Creditor Freedom Mortgage Corporation robert.davidow@phelanhallinan.com

TERESA BRADY

on behalf of Creditor Capital One Auto Finance a division of Capital One, N.A., c/o AIS Portfolio Services, LP  
bankruptcy\_queen@yahoo.com

TERESA BRADY

on behalf of Debtor Felicia Owens bankruptcy\_queen@yahoo.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 11

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA**

**IN RE:**  
**FELICIA OWENS,**  
**Debtor**

**:**  
**:**  
**:**

**Chapter 13**  
**Bky. No. 18-16627 ELF**

**ORDER**

**AND NOW**, upon consideration of the Motion to Approve Mortgage Modification (“the Motion”) (Doc. # 55) filed by **Freedom Mortgage Corp.** (“the Lender”), and after notice and hearing, and there being no objection thereto, it is hereby **ORDERED** that:

1. The Motion is **GRANTED**.
2. The Debtor is **AUTHORIZED** to enter into the loan modification transaction as set forth in the Motion and to the extent that relief from the automatic stay is necessary for the parties to enter into the transaction, such relief is **GRANTED** to the Lender.
3. Except as provided in Paragraph 4 below, if applicable, the confirmed plan remains **IN FULL FORCE AND EFFECT** and **THE TRUSTEE MAY DISTRIBUTE THE PLAN PAYMENTS** as provided in the plan.
4. If:
  - (a) the confirmed chapter 13 plan provides for the cure of prepetition arrears under 11 U.S.C. §1322(b)(5); and
  - (b) the loan modification provides for reinstatement of the loan account and the elimination of the pre-petition arrears,

**THE TRUSTEE SHALL MAKE NO FURTHER DISTRIBUTION TO THE LENDER** on account of the Lender’s claim for pre-petition arrears under the confirmed chapter 13 plan and shall distribute the plan payments in accordance with the other provisions of the confirmed plan.

**Date: January 19, 2022**



**ERIC L. FRANK**  
**U.S. BANKRUPTCY JUDGE**